

**UTILITY PATENT APPLICATION TRANSMITTAL****(Small Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.

00009/01UTL

EL 389 347 962 US

Express Mail Number

CERTIFICATION UNDER 37 C.F.R. § 1.10

7 November 2001

Date of Deposit

I hereby certify that this Application and the documents referred to as enclosed therein are being deposited with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee," addressed to:

Commissioner for Patents

**BOX PATENT APPLICATION**

Washington, D.C. 20231-9999

Robert W. Strozier

7 November 2001

Date of Signature

**TO THE COMMISSIONER FOR PATENTS****Box Patent Application****Washington, D.C. 20231**

Transmitted herewith for filing under 35 U.S.C. § 111(a) and 37 C.F.R. § 1.53(b) is a new utility patent application for an invention entitled:

**INSURANCE PRODUCT AND METHODS FOR ITS USE**

and invented by:

John Ventura, Samuel L. Greenfeld and Lonnie B. Davis

Customer Number 23873

If this application is a **CONTINUATION APPLICATION**, check the appropriate box and supply the requisite information:☐ **Continuation** ☐ **Divisional** ☐ **Continuation-in-part** of prior application no.: \_\_\_\_\_  
Filing Date: \_\_\_\_\_If this application **CLAIMS PROVISIONAL PRIORITY**, check the box and supply the requisite information:☒ **Provisional Patent Application Serial No.:** 60/246,412 **Filing Date:** 11/7/00

Enclosed are:

**Application Elements**

1. ☒ Filing fee as calculated and transmitted as described below
2. ☒ Specification having 27 pages, including the following:
  - a. ☒ Descriptive Title of the Invention
  - b. ☒ Cross References to Related Applications (*if applicable*)
  - c. ☐ Statement Regarding Federally-sponsored Research/Development (*if applicable*)
  - d. ☐ Reference to Microfiche Appendix (*if applicable*)
  - e. ☒ Background of the Invention
  - f. ☒ Summary of the Invention
  - g. ☒ Brief Description of the Drawings
  - h. ☒ Detailed Description of the Invention
  - i. ☒ Claim(s) as Classified Below
  - j. ☒ Abstract of the Disclosure
3. ☒ Drawing(s) (when necessary as prescribed by 35 USC 113
  - a. ☒ Formal    b. ☐ Informal                      Number of Sheets 3
4. ☐ Oath or Declaration
  - a. ☐ Newly executed (original or copy)                      ☐ Unexecuted
  - b. ☐ Copy from a prior application (37 CFR 1.63(d)) (*for continuation/divisional application only*)
  - c. ☐ With Power of Attorney                      ☐ Without Power of Attorney
  - d. ☐ DELETION OF INVENTORS  
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference (usable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference.
6. ☐ Computer Program on Microfiche
7. ☐ Genetic Sequence Submission (*if applicable, all must be included*)
  - a. ☐ Paper Copy
  - b. ☐ Computer Readable Copy
  - c. ☐ Statement Verifying Identical Paper and Computer Readable Copy

**Accompanying Application Parts**

8. ☐ Assignment Papers (*cover sheet & documents*)

9. ☐ 37 CFR 3.73(b) Statement (*when there is an assignee*)
10. ☐ English Translation Document (*if applicable*)
11. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS Citations
12. ☐ Preliminary Amendment
13. ☒ Acknowledgment postcard
14. ☐ Certified Copy of Priority Document(s) (*if foreign priority is claimed*)
15. ☒ **Applicant claims the benefit of Small Entity Status**
16. ☐ Additional Enclosures (*please identify below*):

### FEE CALCULATION AND TRANSMITTAL

CLAIMS AS FILED					
	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	20	20	0	\$9.00	\$0.00
Indep. Claims	4	3	1	\$42.00	\$42.00
Multiple Dependent Claims Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					\$0.00
BASIC FILING FEE					\$370.00
TOTAL FILING FEE					\$412.00

- ☐ A check in the amount of \_\_\_\_\_ to cover the filing fees is enclosed.
- ☐ The Commissioner for Patents is hereby authorized to charge and credit Deposit Account No. **501518** as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of \_\_\_\_\_ as filing fees.
- ☐ Credit any overpayment.
- ☐ Charge any additional filing fees required under 37 C.F.R. §§ 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. § 1.18 at the mailing of the Notice of Allowance pursuant to 37 C.F.R. § 1.311(b).

Date: 7 November 2001

  
Robert W. Strozier

# ROBERT W. STROZIER, P.L.L.C.

A FIRM SPECIALIZING IN INTELLECTUAL PROPERTY LAW INCLUDING  
PATENT, TRADEMARK, COPYRIGHT, TRADE SECRET LAW,  
UNFAIR COMPETITION AND RELATED MATTERS

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November 7, 2001

EL 389 347 962 US	CERTIFICATION UNDER 37 C.F.R. § 1.10	7 November 2001 Date of Deposit
I hereby certify that this Application and the documents referred to as enclosed therein are being deposited with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee," addressed to:		
Commissioner for Trademarks BOX Patent Application 2900 Crystal Dr. Arlington, VA 22202-3514		
Robert W. Strozier		7 November 2001 Date of Signature

Honorable Commissioner for Patents  
BOX Patent Application  
Washington, D.C. 20231-9999

Attorney Docket No:  
**00009/01UTL**

**RE: US SN.: ; FD: 11/06/01**  
**Title: Insurance Product and Methods for Its Use**  
**Our Ref. No.: 00009/01UTL**

Dear Sir/Madam:

This letter is a request to file a **Original Patent Application** including: (1) a **27 page disclosure**; (2) **3 sheets of drawings**; (3) **Transmittal Small Entity**; and (4) a **Return Receipt Postcard**.

Please return the enclosed postcard to acknowledge receipt and filing of this application.  
Please address all correspondence in connection with this application to:

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Very truly yours,

Robert W. Strozier

RWS/sls

Enclosures:

U.S. Original Patent Application  
Transmittal - Small Entity  
Return Self-Addressed Stamped Postcard